

Notice of Allowability

Application No.

10/031,039

Examiner

Samson B. Lemma

Applicant(s)

REMERY ET AL.

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2132

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 12/23/2005.
2. ☒ The allowed claim(s) is/are 1-7.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

DETAILED ACTION

1. This is in reply to amendment filed on December 23, 2005. Independent **claim 1** has been amended and applicant has successfully overcome the 35 U.S.C § 112 rejection set forth in the previous office action. **Claims 1-7** have been examined.
2. **No new claim has been** added.

Allowable Subject Matter

3. **Claims 1-7** are allowed.
4. The following is an examiner's statement of reasons for allowance:
5. **Claims 1-7 had been allowed for** the following reason.

With respect to the independent claim **1**, the following references disclose the general subject matter of the invention.

1. US Patent No. 6,105,862
2. (European Patent Publication No. EP 0588339) (provided with IDS)
3. GB 2261538 (provided with IDS)
4. EP 0363122A (provided with IDS)

The above four closest references cited in the record have been considered. The subject matter disclosed in all the above four cited references closely discloses some of the limitation recited in the independent claim 1 of the application.

For instance, the first closest reference on the record, namely, US 6,105,862, discloses the following Transaction steps. The transaction begins with a transmission (M) from the payee's terminal (20) to the user's card (10), specifying the sum due, which is debited by the card from its own balance. Some of the exchanged data are signed by the card using a public- or secret-key algorithm. The signed data include a check (z) on the debit in the form of a

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function of the transmitted parameter and a secret key (k), which the terminal verifies before storing parameters pertaining to the transactions effected. The central system (30) periodically collects and verifies the stored data, and credits the payee with the corresponding sums.

The 2nd closest reference, EP 0588339, provided with IDS discloses the following method. The method involves transmitting card public key, card identification number and master digital signature to IC card terminal. the terminal verifies the signature and if it is valid, transmits the terminal public key, the terminal identification number and the second master digital signature to the IC card. If the second master digital signature is valid, information corresp. to the current remaining value is transmitted to the terminal. The terminal makes a check to see if the information is appropriate and if it is, becomes enabled for providing a service. After completion of the service, the terminal creates an updated remaining value and generates a terminal digital signature for information including the updated new remaining value and than transmits the terminal signature to the IC card together with the updated remaining value. The IC card verifies the terminal digital signature.

The third reference, GB 2261538, provided with IDS discloses the following transaction authentication system. Transaction authentication system comprises a microchip card and a terminal. The card has a memory for storing PIN data and transaction sequence data. A processor increments the transaction sequence data each time the card is used in a transaction, and combines and encrypts the incremented transaction sequence data and a given PIN data component to provide a unique transaction signature. The given PIN data component and the encryption key used in the generation of the transaction signature comprise a secret component personal to the user but concealed from

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the user and known only to the authoriser. The transaction signature and the incremented transaction sequence data are displayed/printed/transmitted. A transaction may be authenticated by means of the authoriser decoding the transaction signature using the incremented transaction sequence data and an appropriate decryption key so as to extract PIN data component material, then comparing it with that belonging to the card holder.

The 4th references cited above and submitted with IDS also disclose the general subject matter disclosed in claim 1.

However, the references, which are cited above, do not disclose or suggest the particular limitation as it is disclosed in respective independent claim 1.

None of the prior art of record taken singularly or in combination teaches or suggests a method of carrying out an electronic transaction across communication network linking several entities as it is disclosed with all the functional limitations recited in respective claim 1. For this reason, the independent claim 1 is allowed.

6. The dependent **claims 2-6** which are dependent on the above independent claim 1, being further limiting to the independent claims, definite and enabled by the specification are also allowed.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submission should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Conclusion

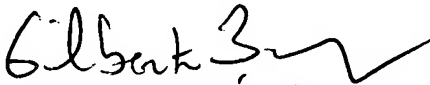
7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. (See PTO-Form 892).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samson B Lemma whose telephone number is 571-272-3806. The examiner can normally be reached on Monday-Friday (8:00 am---4: 30 pm).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, BARRON JR GILBERTO can be reached on 571-272-3799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

SAMSON LEMMA
S.L.
01/12/2006


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